

## HOME EQUITY ADDENDUM

This Addendum is incorporated into and becomes a part of your LOANLINER Credit Agreement and Truth in Lending Disclosure.

OPENING DATE	MATURITY DATE	CREDIT LIMIT	ACCOUNT NUMBER
05/21/2012	05/21/2027	\$90,000.00	[REDACTED]

BORROWER NAME AND ADDRESS	ADDRESS OF PROPERTY SECURING ACCOUNT
Kamran Tajkarimi	2150 Kehrs Mill Rd
	Chesterfield MO 63005-6506

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INITIAL DISCOUNTED RATE:

The initial discounted rate will be in effect for 12 months.

### ANNUAL PERCENTAGE RATE

2.990 %

DAILY PERIODIC RATE

.008 %

The current rate that would have applied without the discount is:

INDEX RATE	MARGIN ADDED TO INDEX	ANNUAL PERCENTAGE RATE	DAILY PERIODIC RATE
3.250 %	1.000 %	4.250 %	.011 %

### SCHEDULE OF CLOSING COSTS:

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
ALL FEES WAIVED	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

**PAYMENT INFORMATION:** You can obtain credit advances for 5 years. This period is called the "draw period." At our option, we may renew or extend the draw period. After the draw period ends the repayment period will begin. The length of the repayment period will depend on the balance at the time of the last advance you obtain before the draw period ends. You will be required to make monthly payments during both the draw and repayment periods. At the time of the credit advance a payoff period of 120 monthly payments will be used to calculate your payment.

The payoff period will always be the shorter of the payoff period for your outstanding balance or the time remaining to the maturity date. Your payment will be set to repay the balance after the advance, at the current annual percentage rate, within the payoff period. Your payment will be rounded up to the nearest dollar. Your payment will remain the same unless you obtain another credit advance. Your payment may also change if the annual percentage rate increases. A change in the annual percentage rate can cause the balance to be repaid more quickly or more slowly. We will check your plan every year to determine the effect of any annual percentage rate increase has had on your payment. If the annual percentage rate has increased so much that your payment is not sufficient to repay the balance within the payoff period, we will adjust your payment to repay the balance within the original payoff period. Each time the annual percentage rate increases, we will check to see if the payment is sufficient to pay the interest that is due. If not, we will increase your payment by the amount necessary to repay the balance at the new annual percentage rate within the original payoff period. If, after our last review of your plan prior to the maturity date, the annual percentage rate increases so much that your payment is not sufficient to repay the balance before the maturity date you will be required to make more payments of the same amount. Your payment will include any amounts past due and any amount by which you have

exceeded your credit limit, and all other charges. Your payment will never be less than the smaller of \$100.00, or the full amount you owe.

**TRANSACTION REQUIREMENTS:** The minimum credit advance that you can receive is \$1,000.00 for the first advance and \$500.00 for each subsequent advance.

**PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE:** We will determine the periodic rate and the corresponding annual percentage rate as follows. We start with an independent index, (the "Index"), which is the Wall Street Journal Prime Rate. When a range of rates has been published, the highest rate will be used. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment. To determine the periodic rate that will apply to your account, we add a margin, as disclosed above, to the value of the Index. If the rate is not already rounded we then round up to the next .25%. Then we divide this sum by the number of days in a year (365). To obtain the annual percentage rate we will multiply the periodic rate by the number of days in a year (365). This result is the annual percentage rate.

The annual percentage rate can change quarterly on the first day of January, April, July and October. There is no limit on the amount by which the annual percentage rate can change during any one year period. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 20.04% or the maximum permitted by law, whichever is less.

### OTHER CHARGES:

**Late Charges:** If your payment is more than 15 days late we may charge you 5.0% of the payment or \$15.00 whichever is less.

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Over the Credit Limit Fee: We will charge your account \$10.00 if you request an advance that would exceed your credit limit.

**COLLECTION COSTS:**

For Borrowers in IL: You promise to pay, subject to applicable law, all costs of collecting what you owe under this agreement or realizing on security including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

For Borrowers in MO: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorneys fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

**FEE REIMBURSEMENT:** If the Credit Union paid third party fees listed in the Schedule of Closing Costs on your behalf, the Credit Union, at its option, may require you to reimburse them if you close your line of credit plan within 12 months from its opening.

**PREFERRED RATE:** You may be entitled to initially receive a preferred rate under this plan. You will be eligible for our preferred rate if you choose to make your payments through one of our automatic payment methods. If you fail to maintain preferred status, we may increase your **ANNUAL PERCENTAGE RATE** by 2%.